

## February 2021 Bulletin Sentences

### February 7, 2021

Very few of us enjoy paying taxes. Yet Jesus, speaking to this topic once said, "Give to Caesar what is Caesar's and to God what is God's." That takes deliberate thought and careful planning. Your LCMS Foundation Gift Planning Counselor can help you begin to ask the right questions. Contact...

### February 14, 2021

The Federal Estate Tax Exemption is currently \$11.7 million for an individual and \$23.4 million for a married couple. Under those rules, most of us will not pay a federal estate tax. However, there can be state estate taxes. Predictions are that federal estate exemptions will go down drastically soon. Do you know what impact that would have on the gifts you plan to give from your estate to family and ministry? Your LCMS Foundation Gift Planning Counselor can help. Contact...

### February 21, 2021

Certain assets we hold, things like 401(k)s, IRAs or even annuities can carry a tax burden not related to a federal estate tax. These special accounts have never been taxed, and so when money is withdrawn, either in life or through inheritance, there will not be an estate tax but an *income* tax event. If you have never discussed the taxation of your assets, you may be missing an opportunity to maximize your gifts to family and ministry. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### February 28, 2021

Surveys indicate that most people who give to support ministry are not highly motivated by tax issues. They are motivated by God's grace. Yet those who support the Lord's work want to be wise about the management of God's gifts and this means paying attention to the impact of taxation on the use of those gifts. Your LCMS Foundation Gift Planning Counselor can help you begin that consideration. Contact...

## February 2021 Newsletter Article

Frank and Katherine were raised to be thrifty, hard-working, God-fearing, children of God. They raised their children in the faith as well and enjoyed sharing Bible stories with their grandchildren. Frank and Katherine were known to not waste a thing, washing, and reusing disposable items, ripping off the bottom half of a piece of mail that came, to use for scrap paper. They had been diligent savers, putting a portion of weekly income into an investment account. Years ago, their advisor had directed them to put investments in annuities. Since that time, all growth on their investments had grown tax deferred. They never planned on spending any of it. They planned on giving it all to their children as inheritance. Little did they know that a large portion of that inheritance would simply be paid in taxes. An LCMS Foundation Gift Planning Counselor had presented at their church and raised the topic of wise tax planning. They brushed it off. They did not see the value. This couple that rejoiced about saving pennies at a time by reusing old things, threw away tens of thousands of dollars in taxes that could have enriched their children's inheritance or created a nice bequest to their Church, enabling more people to hear about Jesus.

We often put off such work, because it intimidates us, as we venture into topics that we have never discussed before. Yet the story of Frank and Katherine illustrates for all of us, that a few hours of conversation and planning could potentially magnify the effect of a lifetime of careful stewardship of God's gifts. Your LCMS Gift Planning Counselor can help. Contact...

## March 2021 Bulletin Sentences

### March 7, 2021

Teaching Sunday school or volunteering for an outreach event at church are activities easily connected with our Christian faith. But in your daily life, are there mundane tasks you do that seem to have nothing to do with faith, like changing a diaper, doing a load of laundry, or weeding the garden? Among those disconnected tasks can be the management of money or the planning of your estate. Your LCMS Gift Planning Counselor can help you start reconnecting again. Contact...

### March 14, 2021

In keeping the work with your estate plans connected with your life in Jesus, a starting point is to consider whether inheritance to family is an entitlement or is a plan with which to grace family members with God's gifts. That clear vision is a key point in keeping your gift plans connected with your faith. How do you see each gift conveying blessing? Your LCMS Foundation Gift Planning Counselor can help you answer these questions. Contact...

### March 21, 2021

Since all gifts in your life are really God's gifts, it is crucial to use advisors (legal, financial, tax) who will respect that connection and help you to grace the people and ministries closest to your heart. Your LCMS Foundation Gift Planning Counselor can help you formulate your gifting desires and the questions to discuss with your professional advisors so that they can help you. Contact...

### March 28, 2021

Since all gifts are first of all God's gifts, distribution of estate gifts begins with prayer, asking for God's direction for proper understanding of where His gifts are intended to go. Part of that questioning will be consideration of support of ministries that have become woven into your life as you have been blessed through them and as you serve through them. Your LCMS Foundation Gift Planning Counselor can ask you these direct questions, so that you may pray and decide. Contact...

## March 2021 Newsletter Article

You see an ad asking for volunteers to deliver to needy families some coats, hats, and gloves that have been purchased by a local charity. You volunteer to make six deliveries. At each home, the families shower you with praise for these thoughtful gifts. All day long you keep reminding them that you are only the messenger, and that the gifts really came from the charity.

In a way, this story is a true parallel to our lives as we dispense God's gifts, whether that be caring for our families, supporting ministries that share Jesus or sharing something with a neighbor who lives next door.

Since all the gifts in our lives are God's gifts, we find ourselves constantly reminding those who thank us that we are simply sharing God's things with them. We are not really being generous. We are not leaving a personal legacy. We are simply being faithful stewards with God's gifts, following through on the good works He prepared in advance for us to do, for which He prepared us with His gifts.

St. Paul wrote in Galatians 3, *"So whatever you do, whether in word or deed, DO IT ALL in the name of the Lord Jesus Christ, giving thanks to God the Father through Him."* That perspective reflects a heart captured by God's grace, intent on sharing that grace with everyone. Through His gifts God's saves with His Gospel.

If you would like to talk about giving perspectives, your LCMS Gift Planning Counselor can help. Contact...

## **April 2021 Bulletin Sentences**

### **April 4, 2021**

Why do I need an estate plan? Even as we celebrate the resurrection of Jesus today, we also know that His victory is so sweet because it gives eternal life even as our present lives here on earth are finite. An estate plan, and the gift plan that designs how God's gifts will be distributed to the family you love and the ministries you care about, begins with a face-to-face confrontation with end-of-life issues. Yet end of life is not really accurate for the child of God. Jesus said, "I am the resurrection and life...whoever lives and believes in me will by no means die, forever." Your LCMS Foundation Gift Planning Counselor can encourage you. Contact...

### **April 11, 2021**

Why do I need an estate plan? Without thoughtful preparation, discussion with legal counsel and the legal documents that flow from that process, you are leaving things "up in the air." Someone else will decide. That means a court will make your decisions for you and that judge may not care about the Christian faith, your family, or the support of Christ's kingdom. Led by God's Spirit, you can put that plan together, and it will be followed. Your LCMS Foundation Gift Planning Counselor can help you get organized and to think and pray through your goals, getting you ready to meet with legal counsel. Contact...

### **April 18, 2021**

Why do I need an estate plan? God established your authority over His gifts. You may have family for which to care. You have financial assets you need to aim for godly purposes. You have God's graceful purpose of sharing Jesus in everything you do. When the Lord calls you home, you don't want family spending endless hours in court battling over powers and assets. You want them continuing in the faith which you shared with them. Your LCMS Foundation Gift Planning Counselor can help you think about your stewardship privileges. Contact...

### **April 25, 2021**

Why do you need an estate plan, and the plan for distributing gifts through that plan? God has blessed you with relationships, with family or other loved ones, and with a connection to ministries you support today. Putting your plan together will continue that act of love toward those with whom you have been related throughout your earthly life, continually reminding them of their life in Jesus. Your LCMS Foundation Gift Planning Counselor can help you think about these relationships with which you have been blest. Contact...

## April 2021 Newsletter Article

Don and Mary recently reviewed their estate plan and their plan for gifts found within that estate plan. They reaffirmed the decisions they made ten years ago were still the best decisions for showing love to their children and grandchildren, and for supporting their congregation and other ministries that mean so much to them.

In their review, they found that they needed to clean up some beneficiary designations that had gotten out of alignment with that plan. They also found that over the last ten years, God had blessed them with even more gifts than before and that their gift plan would be even more of a blessing.

With the support of their LCMS Foundation Gift Planning Counselor, they decided to call together a family meeting. One child objected saying, "Mom and Dad, quit being so morbid." But they proceeded on with the gathering. They began by reading their family blessings. By the end of those four paragraphs, everyone had tears running down their faces, thankful for the love and faith they shared.

Then Don and Mary explained their gift plan to their family, pointing out the gifts their family would receive someday and their support for the Lord's work that always had been a hallmark of this family. Then, they prayed.

As their children and grandchildren were loading up into cars to leave, with hugs all around, great peace was upon them all and a confidence abounded. That day they had a chance to remember that life in Jesus goes on forever. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## May 2021 Bulletin Sentences

### May 2, 2021

Annual physicals, going to the dentist or getting the eyes checked are things we understand that we need to do to promote good health. Most of us probably dread scheduling the appointments either because we are too busy, or we just do not like going through the process. Review of one's estate plan is something that needs this regular attention, too. Assessing the pieces to make sure that everything is in place requires a review every five to seven years. Your LCMS Foundation Gift Planning Counselor can help get you organized. Contact...

### May 9, 2021

Estate plans need review because life is not static. It changes constantly. You want to make sure that all the people you love and all the ministries you care about are actually written into your gift plan with God's gifts. Each birth of a grandchild, change in employment status or move to a new location is a trigger that it is time to review your plan. Your LCMS Foundation Gift Planning Counselor can help you verify the basic elements of your plan, getting you ready to meet with your attorney. Contact...

### May 16, 2021

Twenty years ago, you put a plan together when your list of assets was much different than it is today. Your investment advisor is different. You do not own the same accounts. You may have rolled over 401ks into an IRA. An insurance policy disappeared; another has changed status. Do you understand the significance of all those changes? Have you properly filled out beneficiary designation change forms? Your LCMS Foundation Gift Planning Counselor can help connect the dots between current assets and past plans, identifying where there may have been some drift. Contact...

### May 23, 2021

Your will or trust says that 80% of your assets will go to family and details a 20% gift to your favorite ministry. However, a review of your financial assets today shows that beneficiary designations direct 100% of the value to your spouse (as primary) or 100% to your children (as contingent or secondary). That 20% designation to ministry in your will or trust might in reality only represent 2% of your estate value: beneficiary designations trump wills or trusts. Your LCMS Foundation Gift Planning Counselor can help you see the true picture. Contact...

### May 30, 2021

Fifteen years ago, your grandchildren were in high school or college and you wanted to provide for their ongoing education. Now they are adults, working in great jobs. Might it be that today, the Lord is calling you to redirect some of those gifts planned for family to support future ministry of the Church, sharing the good news of Jesus? Would you appreciate a conversation to help you start thinking and praying about this? Your LCMS Foundation Gift Planning Counselor can help. Contact ...

## May 2021 Newsletter Article

Ben was eighty years old. He was in great shape for his age. Until fifteen years ago he had worked very hard, establishing his own business. The Lord blessed that effort with great value in that business. Upon retirement, it was time for Ben to enjoy more recreation time. He lined up four different groups with whom to golf throughout the week. His wife and he loved to gather with family and friends. In their new busy schedule of retirement, there was little energy left to review their estate plan.

Ben had always said that 25% of his assets, except for the house, would be a gift to their congregation. Eventually, Ben agreed to meet with an LCMS Foundation Gift Planning Counselor and discovered that all his financial accounts were directed by beneficiary designations that would give 100% to his wife or 100% to their son. Since the will directed that their house be given to their son, and 100% of their financial accounts would be going to their son, what was left was about \$3,500 in the checking account that would be controlled by the gifting language of their will. This successful businessman was going to give a \$750 gift to his church.

That was not what Ben wanted at all! This realization moved him to put down the golf clubs for one day to work on his plans. After items were updated, Ben commented that he was really at peace knowing that their plan was secure and in place. He rejoiced in the gift that would be going to ministry.

Are you like Ben and his wife? Is it time for a review of your plans? Your LCMS Gift Planning Counselor can help. Contact...



## June 2021 Newsletter Article

Frank began a business when he was 28 years old. The Lord blessed him greatly and by the time he retired, that small business was worth 15 million dollars.

Frank and his wife have one son. Frank wants their son to receive 3 million dollars as inheritance. Frank and his wife wish to give the rest to their church, to set up an endowment for Christian education at their Lutheran school. However, they never really got after this task. They have just talked about it a lot.

Now there is a buyer who is anxious to buy Frank's business. Frank is upset with himself that he never made his ideas concrete with a specific plan.

Frank approached his congregation about gifting shares of his business to the congregation. Leaders rejected that notion because of fears of Unrelated Business Income Tax. Now his attorney is advising him just to sell the business and to make a cash gift to his church and school. However, his limitations for contributions are limited to 60% of his adjusted gross income. He will never be able to offset tax due with charitable gifts.

Frank realizes that making his wish become a concrete goal would have resulted in far less tax paid and for more resources for the educational endowment.

Might you be considering the sale of a business in the next couple of years? The LCMS Foundation can help think through a strategy together with your professional advisors. Contact...

## **June 2021 Bulletin Sentences**

### **June 6, 2021**

Having a goal is often key to success in whatever we do. The same is true for your gift plan in your estate. An obvious first goal for you to establish is for your family. What do you want inheritance to accomplish for your family? Is that debt reduction or provision for education? Will an heir establish a business? As you plan these gifts to family, having a conversation while living is a great idea. Your LCMS Foundation Gift Planning Counselor can facilitate this conversation. Contact...

### **June 13, 2021**

As you goal for your family gift plan, will a lump sum inheritance serve your heirs better or would it be better spread over time? You don't want their inheritance to harm them but to bless. Your LCMS Foundation Gift Planning Counselor can help talk through your goals in this area. Contact...

### **June 20, 2021**

We have financial goals for today. But what are your financial goals for the day the Lord calls you home to heaven? How does that change things? Do you have a heart consumed by love for one or more ministries of the Church? Your LCMS Foundation Gift Planning Counselor can help by asking you questions to begin your planning process. Contact...

### **June 27, 2021**

Unless your estate plans are written down in legal documents, you do not have goals but only wishes. Your LCMS Foundation Gift Planning Counselor can help you get organized to be efficient in working with your attorney to state your goals with assurance that your desires will become a reality. Contact...

## July 2021 Bulletin Sentences

### July 4, 2021

Today we celebrate the birthday of our nation. We hope for its legacy to be passed down to future generations. But what does that mean? Our culture today seems to be obsessed with passing on legacies. Do legacies construct good things, or do we simply want to be remembered? Are you preparing a legacy with your estate plan? Your LCMS Foundation Gift Planning Counselor can help you think that through. Contact...

### July 11, 2021

God puts gifts into our lives in order that we might use them, to honor Him and spread the name of Jesus. As you consider building a legacy or leaving a legacy gift, are you more focused on being remembered, or blessing with God's gifts? The real joy comes in using God's blessings. Your LCMS Foundation Gift Planning Counselor can help you plan for gifts to family and gifts to ministry. Contact...

### July 18, 2021

Living with a notion that we need to create a plan to be remembered when our time on earth is complete may very well be ignoring our dependance on God's grace. It is not by our accomplishments but by forgiveness in Jesus that we will get to live forever. In estate gifts to family and ministry, our goal is not to be remembered in a sanitized way that overlooks our sin, but to bless with God's gifts so that Jesus is shared, and grace is celebrated. Your LCMS Foundation Gift Planning Counselor can help you plan for gifts to family and gifts to ministry. Contact...

### July 25, 2021

Have you created a "family blessing?" Have you added words to your will or trust that testify to our life in Jesus Christ, appealing to generations beyond, to believe in Jesus for the gift that is really life? Your LCMS Gift Planning Counselor can help you get started on writing those words, so that you might share them with family now, and making sure they are shared when the Lord calls you home. This is your best legacy to construct. Contact...

## July 2021 Newsletter Article

Years ago, two seminary students were walking on the campus of Concordia Theological Seminary. Most of the buildings on campus had a nameplate depicting important leaders that blessed the Church in ancient times.

But the gym had a name on it that was unfamiliar. It was the Wambsgans Gymnasium. They started asking around to see if anyone knew who Wambsgans was. No one knew. It seemed odd that a plaque that was supposed to establish a legacy for this guy wasn't really accomplishing its purpose.

Years later, both of those pastors, serving at different times, served a congregation full of members from a Wambsgans family. They were cousins, nieces, or nephews of the guy with the name on the gym. Family knew he had played professional baseball. But beyond that, none of them had many stories to share of this man.

Living life, creating a legacy, hoping to be remembered is a task seldom accomplished. A couple generations after you have passed, no one will talk about you anymore. But if you have shared the Gospel, worked with others to share the Gospel or supported the ministry of sharing the Gospel in the Church financially, that grace of God will be generating new believers one generation after the next. It's a force multiplying thing, that lasts, for eternity.

If you really want to think about creating a legacy, let that be your goal. Share Jesus. Use your gifts for sharing Jesus. Plan your estate to remind family of Jesus' gifts and use estate gifts to support ministry when you are no longer here. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## **August 2021 Bulletin Sentences**

### **August 1, 2021**

Jesus said in Matthew 6, "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal." Life is in Jesus and anything we find in our estates is not really life. We look to manage those gifts in light of eternal life. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **August 8, 2021**

What is the biggest need for your family, to be financially secure or to know Jesus? As we consider allocating gifts from our estates to family members for their inheritance, is it possible to be considering eternity instead of just zeros after dollar signs? God has a plan for His gifts for you to discover. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **August 15, 2021**

We often think about our "Last Will and Testament" simply as directing dollars. But in effect, it is your last word about anything that is on your heart. Most people don't use it for that, but you can. You can include a "Christian Preamble" by which you testify to your faith. (If your will is already complete, you can write a "family blessing" and put it with your will. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **August 22, 2021**

Because everything from our lives ultimately funnels into God's purpose for this earth, that everyone would come to know Jesus for salvation, considering gifts from your estate that will support ministry, make sense. When you know a certain ministry or group of them are focused on sharing Jesus, you can be a part of that future ministry with your gifts. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **August 29, 2021**

You will not take a joystick with you to the grave. You won't be able to control your estate assets once the Lord calls you home. "Naked I came from my mother's womb, and naked shall I return. The Lord gave, and the Lord has taken away; blessed be the name of the Lord." (Job 1) But you do have a chance right now to put a plan into place about the proper use of God's gifts found in your estate. You can focus that use on things that will connect people with Jesus. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## **August 2021 Newsletter Article**

A grand solar minimum is predicted to be happening with the sun over the next decades. That means that solar energy could be reduced by as much as 7%. For an object in our sky that often depicts permanence, that kind of fluctuation can be a bit unsettling. (It happens about every 200 years.) Whenever our sense of permanence is challenged, it is really a good thing, as God's word speaks to the things that are forever and the things that are not. Most things come and go, shift and change. Yet the only things that remain permanent are God and His Word, and His plan to redeem us through the resurrection and introduce us into His new creation for all eternity, all prepared by Jesus.

So what does that have to do with the present time? Time and the things in time are opportunities to do God's bidding, to share the Gospel of Jesus, to love God and love our neighbor, all with the goal of God's Spirit calling people to faith so that they may be part of God's permanent inheritance that He has prepared for us. We look at something like our estate plans and we make our plans, but always with an eye to eternity. Your LCMS Foundation Gift Planning Counselor can help you get your eternally focused plan together. Contact...

## **September 2021 Bulletin Sentences**

September 5, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Some tools are complex. Some are quite simple. Which ones are right for your situation? Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

September 12, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. For many, a simple bequest from a will/trust or beneficiary designation on an account can get the job done. But even then, God's donors must choose which assets to use for bequests, especially being smart, from a tax perspective. Your LCMS Foundation Gift Planning Counselor can help. Contact...

September 19, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Do I want to give my gifts in lump sums or over time? "Over-time" inheritance gifts might include a charitable remainder trust. An "over-time" ministry gift might include an endowment. Your LCMS Foundation Gift Planning Counselor can help you settle on your goals and then choose the right tool with the right assets to make your gift. Contact...

September 26, 2021

A builder needs the right tools to perform their work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. God's donors knows that they want to plan an estate gift to ministry. Yet that gift won't happen potentially for years, maybe decades. Will ministry needs be the same that far into the future? How could I plan a gift, but with flexibility? A donor advised fund might be the answer. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## September 2021 Newsletter Article

For those who are handy, a new project around the house is always an excuse to purchase a new tool for the garage collection. While that might be a bit of an obsession, there is deep truth in understanding that to do a home improvement project correctly, you must have the right tool. The project will go more smoothly, and the craftsmanship of the result will be far higher, if the right tool is used.

One of the biggest “projects” the Lord ever gives us with money is planning how to distribute our estates when the Lord calls us home. A will or trust might get the job done. A charitable trust or personal endowment might be required. For flexibility, maybe the choice is a donor advised fund.

Which is the right tool? We don’t use wrenches to pound a nail and don’t cut tile with a wood saw. Knowing what you are trying to accomplish, you grab the right tool and, in the end, have something beautiful. The same thing is true about using the right gift planning tools in creating your gift from your estate.

Your LCMS Foundation Gift Planning Counselor can help you get started in constructing your plan. Contact...



## October 2021 Bulletin Sentences

October 3, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. God's people support ministry throughout their lives. They enjoy using God's gifts for the right reasons. What if that same giving could keep on happening, even after being called home to heaven? A personal endowment fund could extend that giving for a term of years, or even until the Lord comes back. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 10, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. A gift of IRA funds, or other retirement assets, to family as a lump sum will create a large lump sum taxable event. A charitable remainder trust can invest that money, spreading inheritance over years AND create a sizable gift to ministry in the future. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 17, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. An investment you made years ago and never thought about has been blessed by the Lord. You would like some income from it in retirement years but don't like the idea of paying a lot of tax on the gain. You can gift that asset into a Charitable Gift Annuity. It will provide an income stream for you, for life. When the Lord calls you home, roughly half the amount you put into it will become a gift to ministry. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 24, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. Maybe the Lord has quietly prepared you to make a gift that is not future, but today. Is there an asset that has appreciated in value over the years just waiting for your direction to support a ministry today? Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

October 31, 2021

A builder needs the right tool to perform his work. God's people need the right tools to make the right gifts, the right way, from their estates to family and ministry. For some, the right plan will require multiple tools. You might make a bequest from an IRA to your favorite ministry when the Lord calls you home, creating a charitable remainder trust that will care for family for 20 years, and then resulting in gifts to ministry through a family donor advised fund. Your LCMS Foundation Gift Planning Counselor can lead you through a process to plan what you want to do, and how to do it. Contact...

## **October 2021 Newsletter Article**

Burt and Sally were simple folks. They worked hard. They raised their family. They were comfortable but never extravagant in their lifestyle. They were shocked when their net assets added up to \$742,000 as they were doing some end-of-life planning.

They had been contributing \$7,500 to their local congregation each year. They were pleased to learn that if they placed \$187,500 in a personal endowment when they were called home to heaven, their church offering would be endowed until Jesus returns. It would be just as if they were still making their faithful contributions to their church each year. With this plan, they would still be able to give over \$225,000 to each of their children as inheritance.

That plan felt right to them. They would be caring for the family they love and supporting the ministry of their congregation which they believed was sharing the Gospel of Jesus with many.

What is the plan the Lord has created for you? Your LCMS Foundation Gift Planning Counselor can help you get started in constructing your plan. Contact...

## **November 2021 Bulletin Sentences**

November 7, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. That is especially true for an estate plan. The plan is not just paperwork, but the accumulation of legal counsel all brought to bear on your estate. The legal counsel of your attorney is essential. Your LCMS Foundation Gift Planning Counselor can help organize all your information so that you are prepared to meet with your attorney. Contact...

November 14, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. Considering tax consequences of gifting decisions from your estate can save tens of thousands of dollars that can augment gifts to family or ministry. Your LCMS Foundation Gift Planning Counselor can help make sure that you are asking your tax planner all the questions you need to ask. Contact...

November 21, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. Some of the longest relationships adults may have may very well be with their financial planners who see them through opening their first investment account, planning for college, and implementing a retirement strategy. It is important to communicate your estate gifting plans to your financial planner so they can help you manage those gifts toward your goals until the Lord calls you home. Your LCMS Foundation Gift Planning counselor can help you communicate those goals. Contact...

November 28, 2021

In a complex world, each of us need trusty advisers to lead us to proper decisions and actions. Your LCMS Foundation Gift Planning Counselor does not see you as a task, but as a brother or sister in Christ, with whom to grow in relationship so that the goals woven into the fabric of your soul can be expressed in plans that will be implemented someday, as you seek to honor God. The peace and joy of a godly plan builds confidence that you have prepared well. Contact...

## **November 2021 Newsletter Article**

Do you like to build puzzles? Some have thousands of pieces. As the pieces come together, so does the picture the pieces form. Often, when someone gets stuck on a puzzle, a new set of eyes can insert a piece that gets the whole project running again.

Your life is a puzzle. It has many beautiful pieces, all constructed by our Lord. As we move through life, more and more pieces get put in place, reflecting God's marvelous plan.

But sometimes, we need that special someone to come along to figure out how to put a piece in place when things have been stuck for a while. That can be true about getting your estate plan in place, or your plan for gifts to family and ministry found inside of that estate plan.

Your trusted advisors can help get you going again. Your LCMS Foundation Gift Planning Counselor can be the encourager and organizer to keep you on track. Working together we get to see God's good things unfold in front of our eyes, enabling us to do far more than we could have ever imagined. For help getting started, contact...

## December 2021 Bulletin Sentences

December 5, 2021

Who will be best blest by gifts from my estate someday? This is a fun question to ask an answer as you work to create an overall estate plan. Sometimes the legal process of estate planning can get overwhelming and consume all your attention. Your LCMS Foundation Gift Planning Counselor can help you think through and pray through decisions about family and ministry gifts from your estate, preparing you to work with your professionals to create an estate plan. Contact...

December 12, 2021

Who will be best blest by gifts from my estate someday? For most, attention turns first toward family. That can be a godly response, as God has given us great responsibility to teach and nurture and care within our families so that we know Jesus. Yet family inheritance is not an obligation or entitlement; it is a gift of God's gifts to family. Spend time thinking about how those family gifts will bless family members. Your LCMS Foundation Gift Planning Counselor can help. Contact...

December 19, 2021

Who will be best blest by gifts from my estate someday? Just as you think about how your family will be blessed, you can also ponder about the blessing that will take place in ministries that you support with God's gifts. Try to picture and imagine someone coming to faith and inheriting eternal life through the ministry you support with your estate gift. Then pray for God to make that happen. Your LCMS Foundation counselor can help you focus your God given attention on ministry gifts. Contact...

December 26, 2021

Who will be best blest by gifts from my estate someday? God has made you steward of all His gifts entrusted to your care in your estate. You cannot pass that responsibility of transferring those gifts without some careful thought and prayer. Your LCMS Foundation Gift Planning Counselor can help. Contact... for college, and implementing a retirement strategy. It is important to communicate your estate gifting plans to your financial planner so they can help you manage those gifts toward your goals until the Lord calls you home. Your LCMS Foundation Gift Planning counselor can help you communicate those goals. Contact...

## **December 2021 Newsletter Article**

Who will be best blest by gifts from my estate someday?

Have you ever been asked to participate in a Christmas gift collection drive, to give gifts to a cause that someone else will distribute? Chances are, you will never directly meet the people receiving the gift. While there is no arguing with the value of these gifts, it can feel like something is missing. The giving can become more of a transaction or a check-mark rather than heart-felt, warm giving of God's good things. If you are participating in one of these collections this year, go on websites, read literature, volunteer, striving to become heart-connected to the giving.

Estate gifts given without heart-connection rob the giver of the joy God means for us to enjoy in the giving. Instead of leaving estate gifts to family to be discovered when the will is read someday, gather your family together and openly share with them the blessings you hope these future gifts will bring.

Think also of the gifts you plan to give to ministry. Don't wait for the ministry to find out about the gift until your will is read. Set up a meeting to discuss your gift with the pastor or executive leader and talk about what you hope the gift will accomplish in ministry. Ask for that ministry leader to pray with you about this gift.

With some work and careful planning and communication, you can bring the joy of giving into your life as you disperse God's gifts to the family you love and the ministries you care about the most. Your LCMS Foundation Gift Planning Counselor can help you discover this godly joy. Contact...

## January 2022 Bulletin Sentences

January 2, 2022

We want to keep our estate plans as simple as possible. Estate plans can become very elaborate. Unequal distribution to heirs, distribution over time, management of taxes, special treatment of different kinds of property, all can complicate matters. However, in the midst of everything, the core of an estate plan is the gift plan, the plan for giving gifts to family we love and the ministries God has laid on our hearts. Your LCMS Foundation Gift Planning Counselor can help you think through, and pray that plan, before it gets lost in the shuffle. Contact...

January 9, 2022

We want to keep our estate plans as simple as possible. An estate plan includes many legal documents: wills, trusts power of attorney, health care representative, etc. Many of those documents control who is responsible for your affairs in your last days on earth and after the Lord calls you home. Your attorney will present the decisions to be made and create clear direction according to state law to make sure your wishes are followed. In selecting these people, your choice will not just be a business one, or legal one. In addition, you focus on what makes you different, your connection with Jesus. Who are the faith-filled, responsible people in your life you choose? Your LCMS Foundation gift planning counselor can get you thinking and praying. Contact...

January 16, 2022

We want to keep our estate plans as simple as possible. Just because you hear that someone else has a living trust, a charitable remainder trust, a donor advised fund, or an endowment doesn't necessarily mean you have the same needs. You want a level of sophistication of gifting tools required by your situation. Your LCMS Foundation Gift Planning Counselor can help you begin surveying your situation and thinking about your goals. Contact...

January 23, 2022

We want to keep our estate plans as simple as possible. When thinking about ministries to support through estate gifts, you are not required to remember every single one that has sent you an appeal letter in your life. Instead, looking at the Lord's gifts He has called you to manage and thinking about the ministries that seem to strike a special chord with your heart, plan gifts that will potentially make a real difference for the ministry. Pray for insight to know the Lord's directives, not just your own wishes. Your LCMS Foundation Gift Planning Counselor can ask you questions to get you thinking. Contact...

January 30, 2022

We want to keep our estate plans as simple as possible. Some family situations are complex. So, also, are the financial affairs of some. Complex situations call for complex plans. But if your situation is not complex, your family has no special needs and you don't own a business, your estate plan and the gift plan within it can also be relatively simple. In the end, you need to be able to understand the plan you put together. Your LCMS Foundation Gift Planning Counselor can begin helping you to learn about the matters pertinent to your situation so that you are prepared to make confident decisions with your attorney and financial planner to execute your plan. Contact...

## January 2022 Newsletter Article

George and Betty were with friends last Friday, playing cards. During the evening, one of the couples began talking about the estate plans they had just put together. They bragged about the 120 page living trust their attorney had given them, saying, "With a document that long we must have a really great plan."

Betty asked, "So tell me about what is in your plan. Does it meet your family goals? Does it include a gift to support the ministry of our congregation that we all love?" The couple sat very quiet for an uncomfortable pause. Finally they said, "We really don't know, but we have a great plan."

The "plan" is the culmination of a lot of thinking and putting together goals that you want to accomplish. Those broad goals are the focus well before you ever dig into the intricate details of a full, complete estate plan. Without that planning, your "plan" will be empty. With planning, you will express your faith and look to bless others with the blessings God has blessed you. That is the simple core. All the details build on that.

Have you thought about your core values? Your LCMS Foundation Gift Planning Counselor can help you discover the values you live by now and how you can share your family goals through your estate planning. Contact...



## **February 2022 Bulletin Sentences**

### **February 6, 2022**

It is important to regularly review beneficiary designations of financial assets. Almost every financial vehicle we use, from insurance, to simple investment, to IRA, even to a bank account, offers an opportunity to guide who will receive these funds when the Lord calls you home someday. We need to be thoughtful about these designations, to make sure they coordinate with our wishes and other legal documents. The first step is to take an inventory. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **February 13, 2022**

It is important to regularly review beneficiary designations of financial assets. A couple looks to leave a gift to their Church and gifts to family. They filled out their insurance designation to distribute the death benefit to their Church. Their IRA beneficiary designation will go to family. From a tax perspective, that is exactly backwards, as the IRA has income tax associated with it and the insurance does not. A charitable gift of IRA assets to ministry will eliminate income tax based on that portion. Are your wishes aligned properly? Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **February 20, 2022**

It is important to regularly review beneficiary designations of financial assets. Your will gives instructions to give a 10% estate gift to your favorite ministry. Yet your beneficiary designations, which are followed independently of what is in your will, aim 95% of your net worth to your family. Things are out of balance. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **February 27, 2022**

It is important to regularly review beneficiary designations of financial assets. Twenty years ago, you drafted a will or trust. Since then, you changed investment advisors and most of your assets are not invested as they were twenty years ago. In addition, their values have tripled. Is your plan for inheritance to family and gifts to ministry the same? Are your documents pointing to execution of your wishes? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## February 2022 Newsletter Article

Imagine that Herb and Edith are core members of their congregation. They have raised three children in the faith, as those children attended the Lutheran school. Now six of their seven grandchildren are attending that same Lutheran school.

Herb is a retired plumber. Together with Edith they ran their own plumbing business. The Lord blessed them with success. Five years ago they sold the business to someone else. The business maintains its original name and all the clientele passed to the new owner. When they sold it, it netted them \$800,000, in addition to the \$2 million they have saved in their retirement account.

Ten years earlier they had created an estate plan with their attorney. That was before they sold their business. At the time, they had created a \$20,000 gift to ministry as a "tithe" of what would pass through their will. They had not even considered making a gift from the leftovers of their IRA when the Lord calls them home. They put the \$800,000 into an investment account and now it is worth \$1.4 million. At the end of their earthly life they expect there will be over \$2 million of assets remaining, and the investment account and IRA have their children receiving 100% of these assets through beneficiary designation.

In recent months, motivated by their thankfulness for the ministry of their home congregation and a desire to see its ministry continue long into the future, they have reconsidered their plan for gifting. They are wondering how to calculate the size of the ministry gift coming from their will. They are also wanting to add to it with disbursements from their investments and IRA. They are wondering which fund from which they should chose and how to fill out the beneficiary designation forms correctly. They want to make a \$500,000 gift to their church for the sake of scholarships for the school. Much to their surprise, each of their children will receive \$500,000 as well.

In a situation like this, your LCMS Foundation Gift Planning Counselor can help to cut through the clutter and to illustrate options, looking to optimize tax savings as well. They can coordinate work with your professionals, attorney, tax advisor and financial advisor. Contact...

## March 2022 Bulletin Sentences

### March 6, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. Years ago, you created a planned gift for ministry, to support a congregation you were part of. Now, you have moved halfway across the country. That ministry no longer exists. Yet your financial plans still point to support of it. Your LCMS Foundation Gift Planning Counselor can help you identify the gifts found in your plan and assist you in considering whether they match your current wishes. Contact...

### March 13, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. You created an estate plan when your first child was born. She is now thirty years old. Back then you were focused on providing for the family and getting your children through college. Now your heart is about inheritance for children and grandchildren and gifts that can support your favorite ministry. Your LCMS Foundation Gift Planning Counselor can help you construct a road map for your plans. Contact...

### March 20, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. Two years ago, a grandchild was born with a significant genetic defect. You are wondering if God's plans for using His gifts include special provisions for this grandchild. You wonder how that weaves together with Godly distributions to other family and ministry. Your LCMS Foundation Gift Planning Counselor can listen, pray, and plan with you to align your plans with God's Kingdom goals, working with your attorney to shower God's grace on all the tugs on your heart. Contact...

### March 27, 2022

Life changes. So also, your gift plan as part of your estate plan needs to change as well. Since the last time you created an estate plan, your children have graduated from college, you have retired, and you have received significant inheritance from your own parents. Have you really pondered how these changes in your life impact the plans you have for distributing gifts when the Lord calls you home? Your LCMS Foundation Gift Planning Counselor can help instigate that pondering. Contact...

## March 2022 Newsletter Article

Fred and Marie are in their early 80's. They are in good health and decided to take a trip to celebrate their 60<sup>th</sup> anniversary. They rented a cabin in the Smokey Mountains. The cabin had a great deck on the east side, with a great valley below. They decided to get up before sunrise and to watch the morning sky come to life. As they sat, wrapped in a blanket, holding hands, sipping on coffee, watching the morning pastels splash across the sky, Fred whispered, "Who would have ever thought our lives would turn out like this. God has been good to us."

The truth is, that no matter how much we plan, we always need to be willing to adjust those plans. We are not like God, who can see all of time in one glance. He has not imparted to us His same omniscience to know everything. As a result, with all the twists and turns of life, we must be willing to periodically analyze our plans and to align them with reality, in paths the Lord has chosen for us.

That is true about our estate planning work as well. An estate plan is not a "one and done" proposition. It keeps evolving through life. Some convictions we had in youth are still present in old age. But some things change. We want to make sure that our legal and financial goals set out in wills, trusts and beneficiary designations align with the reality of life as God has shown it to be today. Reviewing our plans gives us the joy of counting past blessings and looking forward with faith to avenues of grace to which our Heavenly Father is leading us. Is it time to do some reflecting? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## **April 2022 Newsletter Article**

Randy was somewhat of a hypochondriac throughout his life. His fear of catching a disease or getting cancer caused him to become a recluse in his house. He gave up gathering with family, attending Church, or even taking a walk in the park. All of these things seemed like they posed danger to him. The sad thing is that for decades, he was forfeiting living of life, trying to preserve life, only to find that he had become the biggest loser.

As Christians we don't live in such paralysis of fear, even though certain areas of our lives may reflect it still. Avoiding the planning of our estate because we are afraid that if we talk about the end of our lives that talk will make it a reality, is choosing to live in fear rather than faith. On the one hand it is true that end of life planning does acknowledge there is an end coming, but it's not really end of life. It's just the end of current circumstances, for life lasts forever in Jesus, who conquered death by rising from the dead.

With that confidence we choose to use the legal tools of wills and trusts, constructed by our attorneys, to guide our affairs. But this process is more than just a legal transaction. It is an act of love, providing for family care. It is an act of love providing support for ministry so that countless more will hear the Gospel and come to faith in Jesus. Live in that faith and love. Express it in your plans. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## **April 2022 Bulletin Sentences**

### **April 3, 2022**

Fear of death should not be a deterrent to putting together an estate gift plan. There are many things that cause us to fear. But death itself has been defeated by Jesus and His resurrection. "All who live and believe in Him will never die." Applying our faith, we can get after the plans that direct faithful use of God's gifts after He has called us home. Your LCMS Foundation Gift Planning Counselor can help you remain resurrection focused. Contact...

### **April 10, 2022**

Fear of death should not be a deterrent to putting together an estate gift plan. When we are no longer on earth and are basking in the peace of Jesus, we want our earthly plans to continue the careful care for family and ministry which we demonstrated throughout our life. Directing gifts and appointing necessary guardians is an act of love. Your LCMS Foundation Gift Planning Counselor can help you remain resurrection focused. Contact...

### **April 17, 2022**

Fear of death should not be a deterrent to putting together an estate gift plan. Our unnecessary fear of death can be set aside by faith. Our unnecessary fear of what happens to our loved ones after death can also be set aside, at least in part through careful estate planning. Working with your attorney you can establish authority to direct your affairs under law. Your LCMS Gift Planning Counselor can help you plan gifts to bless family and ministry. Transplant fear with joy. Contact...

### **April 24, 2022**

Fear of death should not be a deterrent to putting together an estate gift plan. Basking in the glow of Easter, we live today expecting His return and dwelling in the certain hope of the resurrection of our bodies. We can step free from the chains of fear and take action steps with our estate gift plans that loudly profess the hope we have. Today is a great day to get started. Your LCMS Foundation Gift Planning Counselor can help you remain resurrection focused. Contact...

## May 2022 Bulletin Sentences

### May 1, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. If it has been ten years since the last time you visited your plan, chances are that your family has changed. You might have more children, or grandchildren, that were not named before. To make sure family gifts pass the way you want them to, you need to update your plans. Your LCMS Foundation Gift Planning Counselor can help get this journey started. Contact...

### May 8, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Your financial accounts change over time. Generally, people who are 70 have more financial assets than when they were 40. That increase gives you opportunity to consider God's plans. Is He leading you to not only show love to family but support ministry as well? Your LCMS Foundation Gift Planning Counselor can map your desires and pray with you. Contact...

### May 15, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Laws can change over time. You also may have moved from one state to another since the last time you created a plan. Powers you grant through a Power of Attorney document may be different now than fifteen years ago. Your attorney needs to review your plan. Your LCMS Foundation Gift Planning Counselor can get you ready for that visit by getting you organized and documenting your current situation and wishes. Contact...

### May 22, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Tax laws change constantly as different political parties move in and out of power. Thirty years ago, your estate might have had to pay federal estate tax if it was valued over \$600,000. Today that number is \$12 Million. Five years ago, you could bequest your IRA to family over their lifetime. Today they must cash it out in ten years. Your LCMS Foundation Gift Planning Counselor can help you begin to identify areas where taxes and your plan don't line up. Contact...

### May 29, 2022

Faithful stewardship of your estate means keeping up with changes in the world and in your personal life and making sure that your plans are up to date. Most of us think that ministries with which we are involved will be around forever. But sometimes God's hand closes one ministry while opening another. Does your estate gift plan need to catch up with some of these changes? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## May 2022 Newsletter Article

Butch and Marie got married when they were nineteen. They were married for seventy years before the Lord called them home last year. When they were thirty-five, after having three children, they had created their first estate plan with a will that established guardianship for their children and created a minor's trust to provide for their children, providing for their needs until the youngest would reach the age of twenty-five. Their youngest child is now fifty-five and most of the provisions of their early plan no longer are needed.

Butch and Marie thought that they never needed to update that will. There was a problem with that. The original inheritance language from fifty-four years ago did not include the words "per stirpes." That phrase means that a child's inheritance will pass to their children if they die before receiving it. Two of Butch's and Marie's children passed away three years ago from illness. Each of them had three children. However, without the appropriate language, none of the inheritance will pass to those children (grandchildren of Butch and Marie). That would have crushed Butch and Marie had they known it happened. It also created some tension between some of the grandchildren.

All of this could have been avoided if Butch and Marie had reviewed their plan periodically through the years. It would have been worth the money to sit with an attorney. Your LCMS Foundation Gift Planning Counselor can encourage these regular checkups and make sure your gifting plans to family and ministry are clear. Contact...



## **June 2022 Bulletin Sentences**

### **June 5, 2022**

“Why can’t I just let my kids sort this out?” That is a question people may often ask when they are asked to do planning with the gifts found in their estate. The first answer to that question is, “God made you the steward of His gifts.” With that appointment comes the privilege of responsibility, to direct His gifts to His chosen paths. Without careful planning with one’s estate, resources can be wasted or misdirected to things inconsistent with the rest of life’s choices. Your LCMS Foundation Gift Planning Counselor can help you get organized, so this task is not painful. Contact...

### **June 12, 2022**

“Why can’t I just let my kids sort this out?” Avoiding planning because of fear of the unknown or worry about legal expenses might create a temptation to kick the can down the alley for someone else to address the gift planning needs within an estate. However, it won’t be any easier for children or grandchildren to figure things out. In addition, you cannot be confident that next generations share the same values or priorities as you. Your LCMS Foundation Gift Planning Counselor can help you accomplish this task. Contact...

### **June 19, 2022**

“Why can’t I just let my kids sort this out?” Many have the impression that the “executor/executrix” (personal representative) can make distribution decisions about the assets found in your estate, or that a trustee will make decisions about things needing distribution from your trust. The truth is, they are meant only to carry out the plans you have already put in place. They are limited by law from redirecting assets toward things not specified in the will or trust. If you don’t plan, distributions will be crude. Your LCMS Foundation Gift Planning Counselor can help you begin to think about your goals, working with your professionals to get it all written down. Contact...

### **June 26, 2022**

“Why can’t I just let my kids sort this out?” The legal world goes to great lengths to avoid what is called “conflict of interest”. If you leave the charitable decisions for future generations to figure out, they will have a conflict of interest, torn between desiring greater inheritance vs. charitable giving. You have desires fueled by faith to support ministries that have been part of your life, helping others to come to know Jesus. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## June 2022 Newsletter Article

Two years ago, Marie's husband was called home to Jesus. Bud had always taken care of the financial matters: paying bills, investing, and planning for the future. They had been married for seventy years. Now, Marie was feeling overwhelmed. The financial planner kept calling, asking her permission to change investment strategies. The life insurance company regularly had calling teams contacting her, asking if she wanted to add to her coverage. The local bank kept sending mail asking her if she wanted to refinance the mortgage. The senior living representative she and Bud had met four years ago kept asking if she was ready to move into assisted living. The burden of these decisions was overwhelming.

So, when her daughter asked her if she had reviewed her will lately, Marie became angry. "I just need everyone to leave me alone. Stop bugging me."

It is wise to do good planning while both spouses are alive. It is even better to make sure that those plans are written down, detailing an organized, planned approach to caring for the financial gifts God has placed in your care. It is unwise to expect that children or other relatives will be able to jump in, without any prior involvement, to make the same kind of choices you have chosen all your life. They will lovingly do their part, but you may be asking them to carry out a difficult or impossible task. Planning can bring peace of mind. When a good plan is in place, seeking interaction with professional legal, financial or tax advisors can be seen as continuing that plan. Asking children to help will also be part of that continuance.

Now is a good day to start. Your LCMS Foundation Gift Planning Counselor can highlight areas of decision and point you to the right professionals to help you write down a plan, all the while expressing your love for your family and your devotion to the Lord. Contact...

## **July 2022 Bulletin Sentences**

### **July 3, 2022**

What if I sense a desire to make an estate gift but am unsure about the status of ministries in the future? The first step in responding to this concern is to have a serious conversation with a leader from the ministry or ministries that are on your mind. You can ask that leader about where they see the future for ministry in 20 years. That can be a wonderful conversation that could produce value way beyond the scope of the gift you are considering planning. Your LCMS Foundation Gift Planning Counselor can assist you in facilitating this conversation. Contact...

### **July 10, 2022**

What if I sense a desire to make an estate gift but am unsure about the status of ministries in the future? There are several gift planning tools you can use to construct some level of flexibility to the gift, so that it may be directed appropriately in the future. One of those is a personal endowment fund. You can name a ministry of your choice, and include language, that if that ministry no longer exists, the funds of the endowment be directed to another ministry with parallel purpose. Your LCMS Foundation Gift Planning Counselor can help you think this through. Contact...

### **July 17, 2022**

What if I sense a desire to make an estate gift but am unsure about the status of ministries in the future? There are several gift planning tools you can use to construct some level of flexibility to the gift, so that it may be directed appropriately in the future. One of those is a Donor Advised Fund. You can fund a Donor Advised Fund when the Lord calls you home. You name an advisor who will guide the distributions to ministries consistent with your ministry interests. Your LCMS Foundation Gift Planning Counselor can help you think this through. Contact...

### **July 24, 2022**

What if I sense a desire to make an estate gift but am unsure about the status of ministries in the future? It is possible that some of your apprehension may come from purposes at odds with God's will. It is possible that you really could be giving a non-cash asset to your ministry now, instead of waiting until the Lord calls you home. Maybe you have never thought or prayed about this. Your LCMS Foundation Gift Planning Counselor can help you think through your possibilities and assist you in making a gift now that will bless ministry today. Contact...

### **July 31, 2022**

What if I sense a desire to make an estate gift but am unsure about the status of ministries in the future? Some of our anxiety about estate gifts stem from a perception that we need to control "our things" from the grave. It is important to remember that we are only planning for the gifting of God's things, since all things are His. There is grace in that realization. There is peace there. Your LCMS Foundation Gift Planning Counselor can have conversation with you about your gifting anxieties, finding the joy of giving. Contact...

## July 2022 Newsletter Article

Helen was married for fifty-two years. Her husband Ralph was called home last year. This year, responding to her attorney, Helen finally made an appointment to meet with her attorney to review her will, which she had created twenty-five years ago with her husband. Before going to the attorney, Helen met with her LCMS Gift Planning Counselor to consider her charitable gifting plan. She was shocked to find gifts she planned from her estate long ago were no longer appropriate. One gift was to a women's shelter sponsored by her congregation that closed just last year. One was to support a specific missionary who had served in Asia for fifty years but had retired seven years ago. One gift was designated for a ministry that she had never heard about. She said to the Gift Planning Counselor, "I am not sure if I should put a plan in place again because it might get outdated." The counselor pointed out two things. The gift to the missionary had a definite expiration date to it. Every missionary's service will come to an end at some time. A better gift would have designated the ministry that was placing the missionary. Beyond that, the counselor emphasized that a ministry gifting plan is based on the best plan for that current moment in time. It requires regular review, at least every five years, to make sure that it is keeping up with changes. Her fears could be addressed by simply committing to this regular review. Helen felt better.

Your LCMS Foundation Gift Planning Counselor can help you think through appropriate ministry gifts that are not as prone to having an expiration date. They can also regularly review your plan, making sure it is up to date. Contact...

## August 2022 Bulletin Sentences

### August 7, 2022

For your estate plan and the gift plan within it to work, it takes coordination of all your professional advisors to make sure you are creating the best plan. Your attorney meets with you to find out what your goals are and if there are special situations in your life needing attention. They will counsel you to choose the right legal tools to put together the final legal documents you need. You aren't just buying documents. You hire a legal advisor. Your LCMS Foundation Gift Planning Counselor can help you get organized for your first appointment with your attorney, making that visit easier and more productive. Contact...

### August 14, 2022

For your estate plan and the gift plan within it to work, it takes coordination of all your professional advisors to make sure you are creating the best plan. There can be tax implications circling your estate gift plans. Your LCMS Foundation Gift Planning Counselor can point out some of the potential issues you might be facing. But only your accountant or tax preparer will be able to reliably calculate those taxes based on your income and circumstances. To get this conversation going, contact...

### August 21, 2022

For your estate plan and the gift plan within it to work, it takes coordination of all your professional advisors to make sure you are creating the best plan. For years you may have been working with your financial advisor, creating a financial plan to carry you forward through retirement. Your estate gift plan should coordinate with this plan, looking to use the right assets to make gifts to family and the right assets to make gifts to ministry. Your LCMS Foundation Gift Planning Counselor can share your gifting goals with your financial advisor and work toward designating those gifts. Contact...

### August 28, 2022

For your estate plan and the gift plan within it to work, it takes coordination of all your professional advisors to make sure you are creating the best plan. Have you ever been to multiple different doctors, each treating a certain condition, only to find that what one is doing is impeding what the other is trying to do? This can happen in estate gift planning as well. Your LCMS Foundation Gift Planning Counselor can coordinate the work of all your professional advisors so that they are creating a unified plan. Contact...

## August 2022 Newsletter Article

Randy and Rachel recently purchased some furniture. The trouble is it had to be assembled. Randy dug right in, but he was having trouble figuring out how to get it together. Rachel confronted him saying, “Did you look at the instructions? It frustrates me that you can’t ever ask for help.” Hopefully God’s grace removed the offenses of that moment, but this story illustrates the fact that in life, we need help with things we can’t do ourselves.

If your air conditioner breaks, you hire someone to fix it because you must be trained and licensed to work with the coolant. If you have a tooth ache, you don’t use a pair of pliers to fix it yourself; You go to a dentist. One apprehension for people completing their estate plans is that they don’t want to be required to schedule appointments with attorneys, financial advisors, or tax planners, nor pay the costs. But trying to put together estate plans without help is like Randy trying to build his furniture without instructions. The investment of time and dollars in estate work is worth it, making sure things are completed correctly.

Your LCMS Foundation Gift Planning Counselor can assist your interaction with these professionals. Your Gift Planning Counselor will never bill you for the time they work with you. You can work through the tough questions and highlight the work that needs to be done, so that when you appear in your professional’s office, you are prepared and ready to be efficient and able to make decisions to move forward. To begin this preparation process with your LCMS Gift Planning Counselor, contact...

## September 2022 Bulletin Sentences

### September 4, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. Sometimes when we engage in the process of putting an estate together, we can get caught up in checking off so many details that we actually forget to pray, think, and discuss our goals and intentions, which are meant to focus on lives of faithful stewardship, caring for family, supporting ministry, and sharing Jesus as Savior with the world. Your estate plan can include a Christian preamble or family blessing with which you state your faith. Your LCMS Foundation Gift Planning Counselor can help you get started. Contact...

### September 11, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. Creating inheritance for family is not a response to entitled transfer of wealth. It is intentional sharing of God's gifts with the next generation or two, praying those gifts will enable God's plans for those family members. Your LCMS Foundation Gift Planning Counselor can help you to begin thinking about this. Contact...

### September 18, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. Your plan will include gifts to specific ministries, your home congregation, or an organization with which you have been engaged. Rather than just creating discernments to every organization to which you may have given token contributions, you may be led to focus those gifts on a few ministries, especially supporting projects that are close to your heart. Your LCMS Foundation Gift Planning Counselor can help you by asking questions to sharpen your focus. Contact...

### September 25, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. A Christian estate plan helps us to realize that the decades we live in this earthly life are brief, but God's plans are eternal. Confidence in our future home fills us with joy and peace. It is a good idea to gather family together to discuss your faith and estate plan, so that in the future, they do not question it, but celebrate it as it unfolds. Your LCMS Foundation Gift Planning Counselor can help facilitate this meeting. Contact...

## September 2022 Bulletin Sentences

### September 4, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. Sometimes when we engage in the process of putting an estate together, we can get caught up in checking off so many details that we actually forget to pray, think, and discuss our goals and intentions, which are meant to focus on lives of faithful stewardship, caring for family, supporting ministry, and sharing Jesus as Savior with the world. Your estate plan can include a Christian preamble or family blessing with which you state your faith. Your LCMS Foundation Gift Planning Counselor can help you get started. Contact...

### September 11, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. Creating inheritance for family is not a response to entitled transfer of wealth. It is intentional sharing of God's gifts with the next generation or two, praying those gifts will enable God's plans for those family members. Your LCMS Foundation Gift Planning Counselor can help you to begin thinking about this. Contact...

### September 18, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. Your plan will include gifts to specific ministries, your home congregation, or an organization with which you have been engaged. Rather than just creating discernments to every organization to which you may have given token contributions, you may be led to focus those gifts on a few ministries, especially supporting projects that are close to your heart. Your LCMS Foundation Gift Planning Counselor can help you by asking questions to sharpen your focus. Contact...

### September 25, 2022

An entire estate gift plan is a testimony of life lived by faith in Jesus. A Christian estate plan helps us to realize that the decades we live in this earthly life are brief, but God's plans are eternal. Confidence in our future home fills us with joy and peace. It is a good idea to gather family together to discuss your faith and estate plan, so that in the future, they do not question it, but celebrate it as it unfolds. Your LCMS Foundation Gift Planning Counselor can help facilitate this meeting. Contact...



## November 2022 Bulletin Sentences

### November 6, 2022

The focus of estate Gift Planning moves us to consider our giving beyond managing the cash in our checking account. Many Christians focus on the law of the tithe as motivation for their giving, setting aside 10% of their cash flow from income for support of ministry, representing no more than 2% of their total worth. In the meantime, God has quietly been accumulating large estate values that most are surprised they have. Do you want to have a conversation about the service for which the Lord has prepared you? Your LCMS Foundation Gift Planning Counselor can help. Contact...

### November 13, 2022

The focus of estate Gift Planning moves us to consider our giving beyond managing the cash in our checking account. Sometimes people end up with collections of “real property” (collectibles, coins, jewelry, real estate, etc.) that were formerly important to them but no longer are. You could gift these to ministry. Your LCMS Foundation Gift Planning Counselor could show you how easy this. Contact...

### November 20, 2022

The focus of estate Gift Planning moves us to consider our giving beyond managing the cash in our checking account. Some stocks or mutual funds you purchased years ago may now be worth a lot more. If you cash them out, you would have to pay capital gains tax. Using these assets could be a smarter decision, allowing avoidance of gain plus providing charitable deduction. That might even allow you to fund more support of ministry. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### November 27, 2022

The focus of estate Gift Planning moves us to consider our giving beyond managing the cash in our checking account. For many, the single largest asset is found in retirement assets. If you have an IRA and are 70 ½ or older, you can contribute up to \$100,000 per year directly to ministry, bypassing the income tax you would pay if you withdrew the funds yourself. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## November 2022 Newsletter Article

Walter and Laura married 50 years ago, when they were both 20 years old. They have been farmers, raising grain and livestock. It was hard work, but they have really enjoyed this lifestyle. They never had any children and have no other family who would like to take over the farm. In their best year, they reported \$50,000 of income. They lived a very frugal life. But now, age has caught up with them and they are worried that they won't be able to retire or have enough income.

Recently they talked to their LCMS Foundation Gift Planning Counselor. They had discussion about the value of their farm. It is 700 acres, along with buildings and equipment. Based on local cost of farmland, the estimated value of their farm is over \$4 Million! They learned that they could gift the farm into a charitable remainder trust, avoiding the lump sum taxation they would experience if they were to sell the farm themselves. That charitable remainder trust would dispense 5% of its value each year to them for the rest of their lives. That would be \$200,000 per year. The best part for them was that when the Lord calls them home someday, there will be a gift to ministry roughly equal to that \$4 Million. They will divide half of that ministry gift to their home congregation and the other half to provide support for the education of future Lutheran school teachers. Humbled, they cried. They were overwhelmed that simple people like they are, could create such a gift.

## February 2023 Bulletin Sentences

### February 5, 2023

It is important to involve family in your gifting plan from your estate. It is true that most often, the biggest gifts from an estate are aimed at the family, blessing with inheritance. However, families often grant inheritance without any conversation about how to use it well. Your LCMS Foundation Gift Planning Counselor can help you articulate your family plan. Contact...

### February 12, 2023

It is important to involve family in your gifting plan from your estate. It is common for people to support ministry all throughout their lives, never having conversation about the value and purpose of those gifts. If gifts to ministry are planned in your estate plan, include your family in the joy of giving. Your LCMS Foundation Gift Planning Counselor can help articulate your heart's plan for your family. Contact...

### February 19, 2023

It is important to involve family in your gifting plan from your estate. In elder years, it is common to rely on family to help with core functions of life, even paying bills or managing affairs. It is wise to discuss priorities with the whole family, but especially with those who will be stepping in to help in the later years of life. Your LCMS Foundation Gift Planning Counselor can help share your plans. Contact...

### February 26, 2023

It is important to involve family in your gifting plan from your estate. While financial gifts are valuable, passing on the faith is even more important. You can include a statement of faith in your will, or at least share a family blessing in writing, to become a special gift that lasts long after the Lord calls you home. Your LCMS Foundation Gift Planning Counselor has resources to help you craft this statement. Contact....

## February 2023 Newsletter Article

Dan was talking with his friend, Gary, about his estate plans.

Dan said, “My children are always prying, asking about my plans, but I don’t want to tell them. I want to leave it a surprise.”

Gary responded, “I am not sure that is a good idea.”

Dan snorted, “Why is that?”

“This is going to be the biggest gift you have ever given them and by far the biggest gift they have ever received. Don’t you want them to be prepared? Beyond that, I know you are leaving a gift to our Church in your estate. You told me about it. Don’t you want them to join with you in your plan, to celebrate what God is doing?”

“You seem to know a lot about this. What made you so smart, Gary?”

“I’m not smart. Diane and I worked through our plan with the LCMS Gift Planning Counselor and she helped us think about these things. I think you should give her a call. The last thing you want to do is ruin your great relationship with your children and grandchildren.”

Your LCMS Foundation Gift Planning Counselor can help. Contact...

## March 2023 Bulletin Sentences

### March 5, 2023

We can discover great joy by thinking of the benefit that will come from the gifts we give from our estates. Family inheritance is often understood as entitlement. That robs the joy. Instead, living in grace, we see distributions to family as gifts. How do you hope the gifts you will give to family will benefit them? Will they free family from debt, enable the start of a new business, pay for college or provide for special needs? Your LCMS Foundation Gift Planning Counselor can help you to think about the purpose of your gifts. Contact...

### March 12, 2023

We can discover great joy by thinking of the benefit that will come from the gifts we give from our estates. You may have a dull sense that you should leave a gift to support ministry. If you connect it to a specific ministry activity, like "Lutheran School Scholarships", then you can imagine children learning about Jesus through your gift. Your LCMS Foundation Gift Planning Counselor can help you get specific with your gift plan. Contact...

### March 19, 2023

We can discover great joy by thinking of the benefit that will come from the gifts we give from our estates. Your emotional connection with a current mission activity of your favorite ministry may blind you to the practicality of providing financially for it in the future. A typewriter repair fund set up thirty years ago would no longer make sense. Your LCMS Foundation Gift Planning Counselor can help you work through your thoughts to make gifts that will be sound for the future. Contact...

### March 26, 2023

We can discover great joy by thinking of the benefit that will come from the gifts we give from our estates. Sometimes you know a certain ministry to support but don't know exactly what would be the best way of supporting it in the future. Your LCMS Foundation Gift Planning Counselor can facilitate conversation with ministry leaders to drill down on the right gift. Contact...

## March 2023 Newsletter Article

Ministry leaders often appreciate unrestricted gifts to their organizations that allow leaders to apply the dollars to the current pressing needs when received. A danger of such unrestricted gifts is that they can become generic in our minds, and we don't imagine what the benefit will be some day, robbing God's intended response of joy from giving ("God loves a cheerful giver"). However, predicting future needs can be tricky.

Three sisters taught Sunday School for all their adult lives. They loved children and appreciated the chance to share Jesus with them. Their estate plans all included gifts to support the Sunday School. But today, that same congregation is planted in a community where only 1.5% of the people are below the age of 18. You can see how difficult it would be for the congregation to use substantial gifts for supporting Sunday School when there are no children.

Gifts can be earmarked for certain ministry projects. Yet it is always a good idea to include language that gives ministry ability to redirect dollars if the planned need no longer exists in the future. Your LCMS Foundation Gift Planning Counselor can help you think about the language that makes the most sense for your favorite ministry. Contact...

## April 2023 Bulletin Sentences

### April 2, 2023

Can a gift from a future estate plan be converted into a gift for ministry today? Imagine that ten years ago, you decided to make your favorite ministry a beneficiary designee on your IRA account. Right now, that ministry is conducting a capital campaign for construction of a new building. If you are older than 70 ½, you can make a Qualified Charitable Distribution (QCD) to that ministry directly from your IRA, avoiding the income tax due on that money. You could then review the beneficiary designation from ten years ago and change it to reflect this timing of gift. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### April 9, 2023

Can a gift from a future estate plan be converted into a gift for ministry today? If you planned a charitable gift to ministry in your will or trust, changing that gift will require a visit to your attorney. To make sense, this would need to be a significant gift, to justify paying the attorney fees. Maybe you just want to add to the gift, some now, some in the future. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### April 16, 2023

Can a gift from a future estate plan be converted into a gift for ministry today? Twenty years ago, you planned a gift. Back then, you had a need for the security of that backup money. Today you no longer have that need. Also today, your favorite ministry has a definite need as it reaches out with Jesus. You want to give some of it now. Your LCMS Foundation Gift Planning Counselor can help you evaluate whether there is a simple way to do that. Contact...

### April 23, 2023

Can a gift from a future estate plan be converted into a gift for ministry today? In the past you planned on giving some appreciated mutual funds to ministry when the Lord calls you home. Though the market has been challenged in the last year, you realize in the combination of the last ten years, it is worth 70% more than it was when you did your planning. You want to give a piece of that now. Your LCMS Foundation Gift Planning Counselor can help you accomplish this. Contact...

### April 30, 2023

Can a gift from a future estate plan be converted into a gift for ministry today? At post-college time for your children, pre-retirement time for you, you did some estate planning and included a gift for ministry. Now years later, because God has blessed your finances, you realize that you have freedom to give some of that gift today, when you get to see it in action, celebrating God's grace. Your LCMS Foundation Gift Planning Counselor can help you plan this. Contact...

## April 2023 Newsletter Article

A faithful husband and wife created a sizable estate planned gift for the future, when they were much younger. Today, they are closer to the day when the Lord will call them from this earth. Their attitude has changed about their earthly possessions. Several years ago, they decided that they were going to start giving now the things they had planned to give in the future. But they comprehended the mistake of doing this too hastily. They wanted to be careful. One by one, they began looking at the pieces of their original gift plan and asked themselves the question, “What would we have to do to give this now?” In some cases, the gifts have been a stock transfer using the LCMS Foundation. Some of the assets are qualified retirement assets like IRA’s. Being older, they can take advantage of the Qualified Charitable Deduction (QCD) that allows those over 70 ½ to transfer up to \$100,000 per year to charity. But they realized this was throwing their overall estate plan out of balance, that also included some gifts directly from their will. Giving God’s gifts to family is also important to them. They had to rebalance as they went. At one point, they asked their LCMS Gift Planning Counselor for some advice and struck the balance they were seeking.

Was it some work? Yes, it has involved some effort. But for this couple, they celebrate the joy of seeing God’s gifts in action. They also have a sense that ministry gifts today can make a big difference. If you want to investigate the possibility of doing the same thing, your LCMS Foundation Gift Planning Counselor can help. Contact...



## May 2023 Bulletin Sentences

### May 7, 2023

Can my estate plans change over time? The answer is yes! The family to whom you choose to share God's gifts in inheritance and the ministries you look to support with God's gifts are always evolving. It is best practice to look over your plan for gifting regularly, at least every five years, to see how your intent may have changed. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### May 14, 2023

Can my estate plans change over time? Sometimes change happens in our lives almost imperceptibly. Maybe someone's health changed in your family and the goals they had for life changed. Maybe you have gotten involved in a new ministry focus in these last years, all to share Jesus with the world. You want to include support for that work. Has your plan kept up with your life and its focus? Your LCMS Foundation Gift Planning Counselor can help you evaluate that. Contact...

### May 21, 2023

Can my estate plans change over time? Since you put your estate plans in place 15 years ago, your children have become incredibly successful in their professions, and you now have seven grandchildren under the age of seven. You have a sense the Lord will be calling you home within the next ten years. Your love for family now leads you to consider family inheritance as support for grandchildren's college education. Whether it is this change or your unique one, your LCMS Foundation Gift Planning Counselor can help you think and pray through it. Contact...

### May 28, 2023

Can my estate plans change over time? During the last ten years, the Church you were baptized in has closed. The camp you attended as a youth has also closed. You had estate gifts aimed at both ministries. But today, you live just blocks away from a women's shelter sponsored by your congregation, at which you volunteer three mornings each week. You sense that this should now be your gifting focus. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## May 2023 Newsletter Article

Twenty-three years ago, Frieda and Herman put their estate plan together with their attorney, right when Herman retired. Last month, the Lord called Herman home and now Frieda has an appointment next month to go to the attorney to have her will redrafted. The thought of taking Herman's name out of her will pains her. Yet, she is confident that he lives on in Jesus. She is working through that change.

The second thing she is pondering is that in her last will, it referenced all three of their children. Frederick died as a hero in Afghanistan fifteen years ago. As with Herman, Frieda clings to the resurrection hope in Jesus about Frederick as well.

In recent days, she has been considering that in the past, their estate was to be equally divided in three parts to their three children. Frederick passed without a wife or children. Frieda has a desire to make his share become a personal endowment to offer support to her congregation to assist those going through grief, all to make sure people can find their comfort in Jesus, just as she has. Her congregation is talking about a new Stephens ministry program, part of which will be directly focused on grief care. She wonders if her endowment could pay for her congregation enrolling in that program.

She scheduled an appointment with her LCMS Foundation Gift Planning Counselor for tomorrow to discuss this. For the first time in weeks, she is feeling great energy and joy about her life, working toward this goal.

Your LCMS Foundation Gift Planning Counselor can help you too.

Contact...

## June 2023 Bulletin Sentences

### June 4, 2023

How might retirement change my estate plans? Retirement planning can often change the makeup of your portfolio, as investments change from long range to shorter range investments. Each one of those investments has a beneficiary designation with it, that guides those assets when the Lord calls you home, either to your estate (will/trust), to family by name, or to organizations (such as ministries). If you change the investment, you want to make sure that the way you fill out the new beneficiary designations fits with your plan. Your LCMS Foundation Gift Planning Counselor can assist in creating an overview of all your beneficiary designations. Contact...

### June 11, 2023

How might retirement change my estate plans? Beginning in retirement, you may begin spending down retirement accounts into which you have been placing assets throughout your working life. This spending down of one financial asset, relative to another asset, can create imbalance in the way you wish to disperse God's gifts when He calls you home. Your LCMS Foundation Gift Planning Counselor can assist in creating an overview of all your beneficiary designations. Contact...

### June 18, 2023

How might retirement change my estate plans? At the life transition which retirement creates, you may do an in-depth review of your financial assets. That process may help you discover that in God's grace, you have more of God's gifts to manage than what you imagined. The plan for managing these gifts extends to the moment when the Lord calls you home. It can include gifts to support ministry. Your LCMS Foundation Gift Planning Counselor can help you think about the possibilities. Contact...

### June 25, 2023

How might retirement change my estate plans? Sometimes retirement planning changes our focus on life, reprioritizing the things we count as important. Beyond thinking that retirement is nothing but vacations, you might find that a few things have become very important to you, especially ministries that are sharing the life of Jesus through the Gospel. Your LCMS Foundation Gift Planning Counselor can discuss and pray with you, as you seek clarity of purpose. Contact...

## June 2023 Newsletter Article

Sam attended college 44 years ago. This year, he finally retired. His work as an engineer consumed his life. To be responsible, Sam maximized amounts he could place in his 401(k) and managed to create other investments as well. Yet, because of his busyness, Sam never really thought much about using those gifts of God. His focus was on working and saving.

Yet now, in retirement, for the first time in a long time, Sam's mind is not consumed by work. He was out for a walk on a trail near his home in the middle of the afternoon enjoying the spring day. His mind trailed off to ponder what a plan for faithfully using God's financial gifts would look like. He was never married, without heirs, and inheritance was not a priority. Suddenly, retirement showed the opportunity laid out in front of him to plan for current and future support of his favorite ministries, like his home congregation. Yet he really didn't know where to start. He decided to call his LCMS Foundation Gift Planning Counselor whom he just met this past Sunday after worship over a cup of coffee.

God has a habit of surprising us with more gifts than we could ever imagine we would steward for His glory. It shouldn't surprise us. St. Paul wrote in 2 Corinthians 9, *"You will be enriched in every way to be genuine in every way, which through us will produce thanksgiving to God."* Is it time for you to ponder the faithful works for which God has been preparing you since before time? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## July 2023 Bulletin Sentences

### July 2, 2023

As we prepare our estate plans and the gifts to family and ministry within those plans, we remember that we are making these plans in an ever-changing world. This requires that we need to regularly look at our plans, and more than likely make changes to them as we go. We should not think that a plan put in place twenty years ago covers all our needs today. Your LCMS Foundation Gift Planning Counselor can help you throughout these stages. Contact...

### July 9, 2023

As we prepare our estate plans and the gifts to family and ministry within those plans, we remember that we are making these plans in an ever-changing world. Family needs can change over decades. An old plan might have been written before current children or grandchildren were born. Family inheritance needs might have increased or decreased since the last time you considered your plans. Your LCMS Foundation Gift Planning Counselor can help you begin assessing your goals for giving from your estate. Contact...

### July 16, 2023

As we prepare our estate plans and the gifts to family and ministry within those plans, we remember that we are making these plans in an ever-changing world. In this changing world, we all wonder whether ministries that have been near and dear to us will still be around twenty-five years from now. A good plan for future support of ministry will always include options, in case those ministries of choice are no longer in existence. Your LCMS Foundation Gift Planning Counselor can help you assess if you need those options. Contact...

### July 23, 2023

As we prepare our estate plans and the gifts to family and ministry within those plans, we remember that we are making these plans in an ever-changing world. What if I want to plan a future estate gift to an area of ministry but am unsure whether a specific ministry will be still be in place when the Lord calls me home. A Donor Advised Fund may be the answer to give you flexibility and confidence. Your LCMS Foundation Gift Planning Counselor can help you consider your options. Contact...

### July 30, 2023

As we prepare our estate plans and the gifts to family and ministry within those plans, we remember that we are making these plans in an ever-changing world. The probability of change should not keep us from making plans. If you would like to make gifts to ministry by simple bequest, the LCMS Foundation can create a gift letter that you sign and date, that indicates your ministry distributions. If you change your mind in the future, you don't have to redo legal documents or beneficiary designations. You just ask the Foundation for a new gift letter. This can uncomplicate gifting in a changing world. Your LCMS Foundation Gift Planning Counselor is ready to help. Contact...

## July 2023 Newsletter Article

Bernie and Helen created their first estate plan when they were 25, right after the birth of their first child. In the fifty years since that time, they have had three more children, and now have eight grandchildren. During those fifty years, they moved four times, to four different states. In each place, they engaged with their local church. Combined, there have been six congregations in their lives. Two of them have closed, as they were located in urban areas that changed from the ethnic origins of the congregations. Two of the congregations have Lutheran Schools, bursting at the seams with enrollment. One of the congregations has a vibrant caring ministry for battered women. One has an outreach to immigrants in their community. All four of these congregations and their ministries have had a place in Bernie's and Helen's life. They want to reflect this connection with ministry and update their fifty-year-old wills, creating gifts for their children and grandchildren.

They met with their local LCMS Foundation Gift Planning Counselor and began organizing a survey of family, assets, and goals. They indicated that one of their goals is to build flexibility into their plans, as life has taught them that life changes. They were happy to see some of the flexible tools the LCMS Foundation offers. Now instead of putting off their planning, or dreading it, they are excited about leaning into the future which includes one day living face to face with Jesus.

Your LCMS Foundation Gift Planning Counselor can help you too.

Contact...

## August 2023 Bulletin Sentences

### August 6, 2023

All assets within your estate are God's gifts which you will be gifting to family and ministry when the Lord calls you home. It is good to learn how to pray for those who will be receiving these gifts. Often, people consider inheritance as entitlement. As Christians, we consider it pure grace to provide for family through estate gifts we will give them. What are the purposes for each family member you hope will be accomplished through these gifts? Remember to pray for these purposes, that the Lord's will may be done. Your LCMS Foundation Gift Planning Counselor can help you articulate these purposes. Contact...

### August 13, 2023

All assets within your estate are God's gifts which you will be gifting to family and ministry when the Lord calls you home. It is good to learn how to pray for those who will be receiving these gifts. Often, God's people make decisions about estate gifts to ministry without deep consideration. Who are the people who will be touched by the Gospel because of these gifts? Imagine those ministry moments. Pray for them. Ask the Lord to grow His Kingdom. Your LCMS Foundation Gift Planning Counselor can help you articulate these purposes. Contact...

### August 20, 2023

All assets within your estate are God's gifts which you will be gifting to family and ministry when the Lord calls you home. It is good to learn how to pray for those who will be receiving these gifts. As God's people age, sometimes the challenge of managing God's gifts seems too complex, and the servant of the Lord may say, "Oh, I don't want to be bothered with planning things out. I will just leave it and others will figure it out after I'm gone." God made you the steward of His gifts. He wants to include you in the showering of others with His blessings, including physical needs but also spiritual blessings that come through the sharing of the Gospel. Engage in specific plans to bless specific people or ministries. Then remember them by name in your prayers as you prepare for the day you meet the Lord face to face. Your LCMS Foundation Gift Planning Counselor can help you articulate these purposes. Contact...

### August 27, 2023

All assets within your estate are God's gifts which you will be gifting to family and ministry when the Lord calls you home. It is good to learn how to pray for those who will be receiving these gifts. Aiming gifts at people or ministries with whom the Lord has engaged you regularly in life is the opportunity to make this gifting personal. If there has been a specific ministry for which you have volunteered, make a gift. If there is a specific family member who has special needs, make a gift. Then remember to pray for these specific things, thanking God for your involvement with them. Your LCMS Foundation Gift Planning Counselor can help you articulate these purposes. Contact...

## August 2023 Newsletter Article

Ron and Sally put an estate plan together thirty years ago. Just recently, they began reviewing this plan, with the help of their LCMS Foundation Gift Planning Counselor, getting them ready to go to their attorney for updates.

One evening over dinner, Sally said to Ron, “You know, I’ve been thinking about our plan. Thirty years ago when we put it together, we didn’t spend much time talking with each other about what was on our hearts. We certainly didn’t pray about it. We just got it done before we left on our trip to Europe. I feel differently this time.”

Ron responded, “I am glad to hear you say that because I have been feeling the same way. I really want to aim our gift to ministry to the scholarship fund in our congregation’s endowment. The school is the place where our Church connects with new families. Every year, dozens of new people are being baptized because of the school.”

Sally said, “I couldn’t agree more. Can we pray about those families that will be touched in the future through the nurturing, loving, environment of our school?”

They prayed. They wept. They found strong encouragement to do their work and adjust their estate plans.

Your LCMS Foundation Gift Planning Counselor can help you get started. Contact...



## September 2023 Bulletin Sentences

### September 3, 2023

Life is full of starts and stops, but the Lord looks at all our lives in one grand design. Our estate plans dwell in this grand design vision, instead of focusing only on the moment. You want to bless your family, maybe children and grandchildren. Yet you wonder if putting a plan together today will capture their needs in the future. What if more grandchildren are born? Your plan needs to be broad enough to allow for that grand design. Your LCMS Foundation Gift Planning Counselor can help you consider your gifting wishes. Contact...

### September 10, 2023

Life is full of starts and stops, but the Lord looks at all our lives in one grand design. Our estate plans dwell in the grand design vision, instead of focusing only on the moment. Every single day you went to work and earned money preparing you for the grand privilege when someday you get to bless family and ministry with those gifts through inheritance. Your LCMS Foundation Gift Planning Counselor can help you connect all the dots, seeing your life as connected. Contact...

### September 17, 2023

Life is full of starts and stops, but the Lord looks at all our lives in one grand design. Our estate plans dwell in the grand design vision, instead of focusing only on the moment. Ministries start. Sometimes they complete their mission and cease to exist. You know in your heart that the Lord wants you to support ministry through your estate. Your LCMS Foundation Gift Planning Counselor can help you see how to build flexibility to address the future which you can't see today. Contact...

### September 24, 2023

Life is full of starts and stops, but the Lord looks at all our lives in one grand design. Our estate plans dwell in the grand design vision, instead of focusing only on the moment. Worrying about change may serve as an obstacle, keeping you from putting an estate plan in place. Details of estate plans probably will change over time. Yet the core values are something you can get in place today. Your LCMS Foundation Gift Planning Counselor can help you think and pray about those decisions. Contact...

## September 2023 Newsletter Article

Life is full of starts and stops, but the Lord looks at all our lives in one grand design. Our estate plans dwell in the grand design vision, instead of focusing only on the moment.

Bev and Frank were sitting out on their porch one evening reflecting on the events of their lives. Since marriage, they had lived in five different cities, as jobs had led them. Children's school events had once captured their lives. Now their local pickleball tournaments take up much of their time. They smiled and cried together as they reflected on life's events. But then Frank said, "Life just feels disjointed. With all the twists and turns, what was the purpose?" Bev responded, "Do you remember that verse from Bible study the other night? I think it was Colossians 3:17. Pastor made us memorize it. 'Whatever you do, whether in word or deed, do it all in the name of the Lord Jesus Christ, giving thanks to God the Father through Him.' I'm pretty sure that's the point, don't you?" "You are right," Frank said. "Do you think our estate plans reflect that confidence or should we call the LCMS Foundation Gift Planning Counselor who spoke at Church last week?" Bev replied, "Let's call her. I want to celebrate Jesus in all our life stages."

Your LCMS Foundation Gift Planning Counselor can help you get started. Contact...

## October 2023 Bulletin Sentences

### October 1, 2023

Life is full of milestone events that impact the gifts we plan from our estates. For most people, their first will or trust is focused mainly on family, providing guardianship or a minor trust in case something should happen before the children become adults. When those children transition to adults, that is a time that a new plan needs to be put in place, potentially including a greater emphasis on support of ministry. Your LCMS Foundation Gift Planning Counselor can help you begin to consolidate your new ideas into a plan. Contact...

### October 8, 2023

Life is full of milestone events that impact the gifts we plan from our estates. When grandchildren begin appearing in the family, we must consider whether we want to create specific gifts for them, or simply have their inheritance flow through the gifts that will come to their parents. When this consideration comes, it is also a good time to consider what gifts are planned to support ministry. Your LCMS Foundation Gift Planning Counselor can help you review your intentions. Contact...

### October 15, 2023

Life is full of milestone events that impact the gifts we plan from our estates. When we begin nearing the age of retirement, our financial planner may begin advising about consolidating some investments, potentially rolling multiple qualified retirement plans into one IRA for ease of management. At this time, seeing the clear picture of God's things to manage in life, it is a good time to consider new support of ministry, or to confirm that past planned gifts for ministry are still in place as assets are changing. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### October 22, 2023

Life is full of milestone events that impact the gifts we plan from our estates. When the Lord calls home the first spouse in a marriage, all of life gets turned upside down for the surviving spouse. In addition to the need for support during grief, there are many decisions that need to be made, including financial and estate decisions. Your LCMS Foundation Gift Planning Counselor can help you sort through the chaos, easing your burden. Contact...

### October 29, 2023

Life is full of milestone events that impact the gifts we plan from our estates. Just as autumn sunshine shows lengthening shadows, so our lives begin to demonstrate aging. In the confidence of our faith, we face the finite length of days now, with confidence, knowing in Jesus that eternity lies in front of us. Yet when we sense that the later years of our lives will bring great changes, it is a good time to speak with personal representatives (executors), trustees or those who will execute our power of attorney documents, making sure they understand our wishes and pledging to carry them forward, in the faithful stewardship of God's things. Your LCMS Foundation Gift Planning Counselor can help facilitate these conversations. Contact...

## October 2023 Newsletter Article

Life is full of milestone events that impact the gifts we plan from our estates.

In 1971, Herb and Rachel lost their son in the Vietnam War. Though that was 52 years ago, Herb and Rachel still remember the day they received the bad news. Today, their son would have been 71. They wonder why they are still living at 94, when their son's life was so short. They are thankful that in Jesus, both they and their son will live with Jesus in eternity.

A year before their son left for Vietnam, he had married, and his wife was expecting a child when he left. Through the years, Herb and Rachel felt responsible for this child, but now they know that at age 52, their grandson is a successful, happily married man with children of his own. The plans they included in their estate 52 years ago are no longer needed for his survival.

Herb and Rachel feel it is time to rebalance their estate plan, equally dividing the family inheritance between their two surviving children, and this grandson. As they contemplate this, they realize that both of their children, just like their grandson, are quite comfortable financially. But they have been hearing a lot lately at Church that families need scholarship support to send their children to the Lutheran School. There is an endowment fund set up for that purpose. They feel their estate plan should include a gift for this endowment. Yet at their age, the work of figuring this all out on their own seems intimidating. They called their LCMS Foundation Gift Planning Counselor, who led them with some questions, to finally settle on a \$100,000 gift for ministry. They found out they could create this gift simply by changing a beneficiary designation on their IRA which they never touch. They are thankful more children will be taught about Jesus, just like their son was when he was in this school.

Do you sense that your plans are changing? Your LCMS Foundation Gift Planning Counselor can help you organize that new plan. Contact...

## November 2023 Bulletin Sentences

### November 5, 2023

Learning to acknowledge God's blessings is the beginning step of faithful management of His gifts. In counting life's blessings, we identify the people who have made a difference in our lives, teaching us, caring for us, mentoring us. The gifts that will flow out of our estates someday will go to this list of people or the ministries they represent. Who is on your list? Your LCMS Foundation Gift Planning Counselor can assist you in counting these blessings. Contact...

### November 12, 2023

Learning to acknowledge God's blessings is the beginning step of faithful management of His gifts. It is easy to become depressed about disappointments in life, whether in relationships, career, health, etc. Yet Psalm 103 reminds us, "Bless the Lord O my soul and FORGET NOT ALL HIS BENEFITS." Blessings are anchored in the grace shown to us in Jesus. From His grace flow many other things. Counting those blessings will provide abundant joy in putting together an estate plan. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### November 19, 2023

Learning to acknowledge God's blessings is the beginning step of faithful management of His gifts. Few give from a sense of feeling deprived. Giving happens from responding to God's abundance. How would you describe that abundance? How could you describe that abundance in a few sentences, including it in a Christian preamble in your will, or leaving behind a written Family Blessing. Your LCMS Foundation Gift Planning Counselor can help you get started on this project. Contact...

### November 26, 2023

Learning to acknowledge God's blessings is the beginning step of faithful management of His gifts. A sense of entitlement shrivels active giving. Yet, none of us deserve anything, except God's wrath and punishment for our sin. Instead, God has showered us with His grace and mercy in Jesus. We have received what we did not deserve. That will be true of distributions from your estate, whether to family or to ministry. Where do you believe God wants to highlight His grace through your management of His gifts? Your LCMS Foundation Gift Planning Counselor can help you focus. Contact...

## November 2023 Newsletter Article

Learning to acknowledge God's blessings is the beginning step of faithful management of His gifts.

Greg and Mike were meeting for lunch. Greg was dreading this meeting because he was used to Mike always complaining about how hard his life is. On this particular day, Greg was surprised. Mike was telling the story of how he and his wife had recently decided that they should get their estate plan in place. The process began as Mike and his wife met with their LCMS Foundation Gift Planning Counselor. Mike was not really a money guy. He was not the guy who could quickly offer up an estimate of the total net worth of his estate. So, when the LCMS Foundation Gift Planning Counselor asked the couple to fill out a Lifetime Plan for Giving survey, which included many things, but especially an inventory of financial assets, Mike was shocked to see the actual dollar value of his estate.

Mike said to Greg, "All my life I have been comparing myself to others, always believing that everyone else is more blessed than I. I am not a billionaire, but I was actually quite overwhelmed to see the combined value of our house, our cottage, our paid-up life insurance and our retirement accounts. I usually just look at things one at a time. Combined together, I realize that I have been underestimating what God has been doing in our lives. Now I am asking the question, 'I wonder what God wants us to do with all of this?' I have this feeling that it includes more than just inheritance to the kids, as they are all doing quite well."

Greg responded, "Mike this is awesome. With your new-found perspective, I think your estate planning is going to be a lot of fun. Are you thinking about leaving a gift to ministry?"

Mike responded, "I sure am. Every time I see the kids from our Lutheran School in worship, I am so glad they are learning about Jesus. I want to help provide scholarships so more kids can come in the future."

Are you recognizing God's abundance? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## December 2023 Bulletin Sentences

### December 3, 2023

Learning to acknowledge the abundance of God's blessings to us is the beginning step of putting together the gift plan within our overall estate plans. If someone asked you for a short description of your life in Jesus, could you do it? Assembling that description into a written form of family blessing or even a statement to be included in your will is a great activity of passing on your faith to family, friends, and fellow church members. Your LCMS Foundation Gift Planning Counselor can help you get started. Contact...

### December 10, 2023

Learning to acknowledge the abundance of God's blessings to us is the beginning step of putting together the gift plan within our overall estate plans. This is a month where family often gathers. This month, intentionally engage in conversation. Find out what the depth of blessing is in your family. Then plan your inheritance gifts to family to celebrate family blessing, making sure the family knows that God is the ultimate source of all good things. Your LCMS Foundation Gift Planning Counselor can help you organize your thoughts around family. Contact...

### December 17, 2023

Learning to acknowledge the abundance of God's blessings to us is the beginning step of putting together the gift plan within our overall estate plans. People of all generations have been guilty of grumbling against God for perceived lack of material blessings we would desire. Yet the estate planning process begins by documenting your financial assets. Most are amazed when they see how much is there. Your LCMS Foundation Gift Planning Counselor has a tool to help you get started on this documentation. Contact...

### December 24, 2023

Learning to acknowledge the abundance of God's blessings to us is the beginning step of putting together the gift plan within our overall estate plans. This Christmas when you receive gifts and consider writing thank-yous, try to communicate in those notes that you acknowledge that the gift came from the Lord through the one who gave you the gift. Then consider communicating that depth of blessing in the way you plan your estate. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### December 31, 2023

Learning to acknowledge the abundance of God's blessings to us is the beginning step of putting together the gift plan within our overall estate plans. Year end is a time when we reflect on what has happened over the past year. Certainly, there have been challenges. Yet in Christ, the blessings always outweigh the challenges because He has made us heirs of the Heavenly Kingdom. Make a New Year's resolution to create an estate plan or to review what you already have. Your LCMS Foundation Gift Planning Counselor can help. Contact...

## December 2023 Newsletter Article

Learning to acknowledge the abundance of God's blessings to us is the beginning step of putting together the gift plan within our overall estate plans.

"Did you have a good Christmas?" Beginning December 26<sup>th</sup>, you will probably hear that expression a lot. Most answer with a litany of the gifts they received, or the parties or gatherings they attended.

Sam was asked that same question by his good friend Daniel. At first, Sam felt awkward, finding it difficult to formulate an answer. But then he remembered something very unique about this Christmas. He and his wife had been working with their LCMS Foundation Gift Planning Counselor to put together an estate plan, that would certainly include inheritance for family but would also include a bold commitment of financial support to their favorite ministry and a missionary halfway around the world. Through regular communication, they had pictures of people who had been baptized and come to faith through that mission activity. They kept all those pictures on their refrigerator. This year, they purposely planned to share their estate plans with their kids. They began by telling them about inheritance. Then they spread out all those pictures from the refrigerator all over the kitchen table where they were sitting, talking about their intended gift for ministry. To their shock and joy, their children didn't even ask questions about inheritance but asked their parents to tell the stories of these who are now part of Jesus' Kingdom. "That time of sharing with our kids was the highlight of my Christmas holiday," Sam said. "Now my kids are asking how they can be part of supporting the same missionary."

Your LCMS Foundation Gift Planning Counselor will encourage you throughout the process, to bless your family beyond inheritance, by including them in the privilege and joy of financially supporting the Lord's work, resulting in the salvation of many. To get started on your plan, contact...



## **January 2024 Bulletin Sentences**

### **January 7, 2024**

Bringing order and simplicity is a goal of all estate planning. The two parts of an estate plan are: 1) The Gift Plan (gifts to family and ministry or other charities) and 2) Legal Direction for managing property or providing for the needs of others (through a trust). If someone does not own a business or excessive properties, this plan need not be complex. The process begins with defining goals. After that, attorneys construct the legal documents to make those goals happen. Your LCMS Foundation Gift Planning Counselor can assist you in organizing your goals. Contact...

### **January 14, 2024**

Bringing order and simplicity is a goal of all estate planning. Do you have a list of all your assets in an organized fashion? Most people have a generalized idea, but not a specific one. It is hard to plan what to do with God's things when you don't really know what those things are. The Gift Planning process begins with organizing. Then you get the privilege of directing where God's things will go, to family and ministry, when He calls you home. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **January 21, 2024**

Bringing order and simplicity is a goal of all estate planning. Sometimes it feels like there is competition for the gifts present in your estate. Family demands inheritance. Charities constantly ask. But what do you know about what God has written on your heart to do? Your LCMS Foundation Gift Planning Counselor can help you discuss, pray, and express those plans clearly. Contact...

### **January 28, 2024**

Bringing order and simplicity is a goal of all estate planning. Many are paralyzed by their sense of estate planning complexity. To be sure, it does take some work. Yet organizing one's information and clarifying goals are the pathway toward putting together a great plan. After that, there are just little assignments to complete. Your LCMS Foundation Gift Planning Counselor can help you organize and clarify, keeping you on track. Get started today. Contact...

## January 2024 Newsletter Article

Bringing order and simplicity is a goal of all estate planning.

Louis and Brett were having coffee, the day after Christmas. Both were sharing with each other about how much their families have changed. Children are talking about retirement. Grandchildren are out of college and advancing in their careers. Brett said to Louis, “When Sally and I put our estate plan together 25 years ago, we felt a great responsibility to provide for our family, as they seemed to have so many needs. But now it seems to have changed somewhat. Even my youngest grandchild is better off financially than I am. But I do have a grandchild with special needs, and we are wondering what we should do for her. We also think a lot about our Church and its future as times are changing. We are also stirred by the LCMS missionary who talked about the impact of the Gospel on families over in Kenya. We know we need to update our plan, but it seems so complex and chaotic. We just don’t know where to start.”

Brett’s predicament is not uncommon. Most people find that their life situations and the tug of the Gospel urge them to update their gift plans. We certainly do not live in a static world. It is therefore a good practice to review the gift plan within one’s estate plan every so often, whenever you feel life has changed. That look may certainly bring some effort. But that is just good stewardship of God’s things. We want to do well with God’s gifts, to make sure our families see Jesus through our care for them, and the world sees Jesus through our support of ministry.

In a bigger project, having some help always makes it easier. Your LCMS Foundation Gift Planning Counselor can help you create a roadmap for working through this process. In the end, you will have peace of mind knowing you are doing the Lord’s will. To get started on your journey, contact...

## February 2024 Bulletin Sentences

### February 4, 2024

A good gift plan within one's estate plan can help manage taxation. For an extended period, Federal Estate Taxation exemptions (how much is exempt from Federal Estate Tax) have been high. In 2024 it is set at \$13.6 million per person, or \$27.2 million per couple. For most of us that is not a concern. However, some states have estate or inheritance taxes. In addition, retirement plans like annuities, IRAs' or 401(K)'s can be loaded with income tax liability. If you are planning on making a charitable gift from your estate, you want to make sure you use the right asset to reduce this liability. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### February 11, 2024

A good gift plan within one's estate plan can help manage taxation. It might be true, that instead of waiting until the Lord calls you home to create a gift for ministry, you could begin making that gift this year to reduce or eliminate the income taxes you pay. Does that intrigue you? Your LCMS Foundation Gift Planning Counselor can work with you and your tax advisor to begin this work. Contact...

### February 18, 2024

A good gift plan within one's estate plan can help manage taxation. In the past, you may have created a future gift for ministry with a beneficiary designation on a life insurance policy. All the while, you have that same amount in a qualified retirement plan that will go to family. This is backwards, giving taxable things to family and non-taxable things to ministry. Just changing a couple beneficiary forms could save thousands in taxes. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### February 25, 2024

A good gift plan within one's estate plan can help manage taxation. In 2024, you can get credit for donations to ministry of up to 60% of your adjusted gross income (see your tax form for your AGI number) or 30% for your non-cash contributions. You can carry these credits out for five years after the contribution. Is there a ministry you would like to support today, as part of your overall gift plan? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## February 2024 Newsletter Article

A good gift plan within one's estate plan can help manage taxation.

Kelly and Lisa were having lunch. Both of their husbands have passed in the last couple of years, and they are learning to take over the responsibility for finances. This has been a big transition for both. Kelly said to Lisa, "I have adapted well. I have come to appreciate all that Howard did all those years. The one thing that still intimidates me is the taxes. I am thankful I have a good tax preparer that makes this less stressful."

Lisa responded, "For the first time in my life I am paying more attention to taxes as well. In my mind, I never really made the connection between my contributions to Church and other ministries and the amount of tax we pay. This year my Church is in a campaign to enable a building expansion for more ministry. Joe and I had already settled on a certain portion of our estate that we would give to our Church. My tax lady told me that if I give some of that now in the campaign, I can reduce my income taxes this year by 60%. I think that will make a difference in paying for the higher-than-expected pharmacy bills I have been having. It is amazing how the Lord provides His gifts at just the right time, in the right way."

Is the Lord leading you to use His gifts for ministry purposes? Would you like to discuss whether gifts now or in the future make more sense, especially considering taxes? Your LCMS Foundation Gift Planning Counselor can help. Contact...

## March 2024 Bulletin Sentences

### March 3, 2024

Gift Planning creates solutions for donors. A gift planning counselor is a built-in companion for the journey so that you don't have to go through the process alone. You may have some fears about facing mortality as you work on your estate plan. Your LCMS Foundation Gift Planning Counselor can help you face those fears by reminding you of our life in Jesus that never ends. Contact...

### March 10, 2024

Gift Planning creates solutions for donors. A gift planning counselor is a built-in companion for the journey so that you don't have to go through the process alone. You may not have experience in talking with professional advisors such as attorneys and tax advisors. You might not know the language they use or the right questions to ask. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### March 17, 2024

Gift Planning creates solutions for donors. A gift planning counselor is a built-in companion for the journey so that you don't have to go through the process alone. Some of estate planning takes place after the time when your beloved spouse has been called home to Jesus. It may be foreign territory to navigate things they used to take care of. Your LCMS Foundation Gift Planning Counselor can help you navigate. Contact...

### March 24, 2024

Gift Planning creates solutions for donors. A gift planning counselor is a built-in companion for the journey so that you don't have to go through the process alone. Preparing the distribution from your Christian estate is a financial decision unmatched in size throughout the rest of life. In addition, it may be complicated by expectation of resource levels changing over time, or family and ministry focus changing. Your LCMS Foundation Gift Planning Counselor can help you get hold of these competing priorities. Contact...

### March 31, 2024

Gift Planning creates solutions for donors. A gift planning counselor is a built-in companion for the journey so that you don't have to go through the process alone. Your need for answers might be as simple as, "How do I change a beneficiary designation to create a gift from my estate?" Your LCMS Foundation Gift Planning Counselor can be there for you to assist with your learning. Contact...

## March 2024 Newsletter Article

A gift planning counselor is a built-in companion for the journey so that you don't have go through the estate planning process alone.

"I am so tired of having to do everything by myself," said Jenny to her friend Marsha. "Since Frank died, there has just been so much to do, and I have to do it all by myself. I never realized how much he took care of."

"I know what you mean," Marsha responded. "It's spring and I know it will be time to mow the grass soon. Bob always used to take the mower into the shop every March to get it tuned up. But I have no idea how I could get my mower into the back of my vehicle. I'm so worn from trying to do all this."

The experience of Jenny and Marsha is common to many people who have been married for some years, with a spouse who has now gone to heaven. Handling finances, investments and even legal questions falls into the category of things one spouse might have always handled.

The good news is that tackling the job of putting an estate plan together, or maybe just tweaking a plan that already exists, is something with which an LCMS Foundation Gift Planning Counselor can help. The counselor has been through many plans and knows what to do to get you prepared to speak with your professionals. They are part of your family of faith. They are here to help. To get connected for this journey, contact...

## **April 2024 Bulletin Sentences**

### **April 7, 2024**

Gift Planning creates solutions for donors. A good plan can help to navigate challenging family dynamics. Family needs change and that is true of inheritance. As family members may be called home to Jesus or new family members arrive, your plan needs to adjust to those changes. You consider these changes in relation to the desire the Lord has laid on your heart to also support ministry that can change as well. Your LCMS Gift Planning Counselor can help you consider this balance. Contact...

### **April 14, 2024**

Gift Planning creates solutions for donors. A good plan can help to navigate challenging family dynamics. If your current estate plan was put into place many years ago, the needs of your children (and potentially grandchildren) may have changed since then. Children may be well established financially. Grandchildren may be past their college years. Or maybe, their needs have become greater. Your gift plan from your estate to family and ministry is meant to express the plans the Lord has given you for His gifts. It is good to review the impact of changing family dynamics regularly to make sure your plan on paper is still accurate. Your LCMS Foundation Gift Planning Counselor can help. Contact...

### **April 21, 2024**

Gift Planning creates solutions for donors. A good plan can help to navigate challenging family dynamics. Blended families have become a reality in our culture. That blend requires some very careful planning to ensure inheritance distributions are appropriate. Your LCMS Foundation Gift Planning Counselor can help you visualize your distributions, keeping things as simple as possible, all the while responding to the challenges of your situation. Contact...

### **April 28, 2024**

Gift Planning creates solutions for donors. A good plan can help to navigate challenging family dynamics. Sometimes there are family conversations that seem too awkward to have. The result is that they never happen. This is often true when parents put together a gift plan in their estate, with inheritance gifts for family and ministry gifts that will support the sharing of Jesus in generations to come through the Church. It is wise to communicate these plans to family now, so that in the future, if family members become involved in helping to manage your estate, they know how to respect your wishes. Your LCMS Foundation Gift Planning Counselor can help you by facilitating those family conversations. Contact...

## April 2024 Newsletter Article

A good gift plan can present solutions to challenging family dynamics.

Years ago, a husband and wife were meeting with their LCMS Foundation Gift Planning Counselor. Both had been married before, as their spouses had been called home to Jesus. Each of them brought children into the relationship. The assets they brought were not equal. Urged by the advice of various people, they began considering a way in which they could isolate their assets from each other, creating multiple trusts. Complicating matters, because they truly loved each other, they wanted to provide for each other when the first of them was called home. They felt uncomfortable about such absolute separation of their assets if they truly were going to share their lives as “one flesh”, in keeping with the model of marriage from Genesis 1. They laid out a complicated stream of thoughts before the LCMS Gift Planning Counselor. After a lengthy conversation, the gift planning counselor noticed an interesting phenomenon about their assets relative to family. Coming into this marriage, one spouse had twice as many financial assets as the other. That same spouse with the greater assets also had twice as many children as the other spouse. The ratio made sense. If they combined their assets and equally divided them among all their children, each child would receive the same amount as if they had put in place a complicated legal set of trusts to separate their assets. The Gift Planning Counselor conveyed a message to their attorney, and they emerged from that attorney with a simple plan that made them feel content. The plan they created together also allowed them to make some gifts to support ministry in the future. In addition, this plan did not foster an imposed separation between their children.

Taking the time for extended conversation and prayer allowed this couple to discern the right thing to do, rather than pursuing plans that would be expensive, complicated, and less than satisfying. Your LCMS Foundation Gift Planning Counselor is available to meet with you in the same way. Contact...